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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identi	the name that is on your nment-issued picture fication (for example, driver's license or	Shawn First name Michelle	First name
passp	•	Middle name Dalton	Middle name
identi	your picture fication to your meeting he trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	ther names you		
have years	used in the last 8 s	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>8404</u>	XXX - XX
Indivi	per or federal idual Taxpayer ification number	OR	OR
100110		9 xx - xx	9 xx - xx

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Document Dalton Shawn Michelle Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5.	Where you live	1225 N. Broadway St. Number Street	If Debtor 2 lives at a different address: Number Street
		Unit Joliet IL 60435 City State ZIP Code WILL County If your mailing address is different from the one	City State ZIP Code County If Debtor 2's mailing address is different from
		above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
		P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		(See 28 U.S.C. § 1408	(See 28 U.S.C. § 1408

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Shawn Michelle Dalton Case Number (if known) Debtor 1 Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? _____ When ___ ☐ Yes. Case Number MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY _____ When ___ _____ Case Number ____ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When _ Case Number, if known ____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Debtor 1 Shawn Michelle Document Document Page 4 of 62

Case Number (if known) ___

2. Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
		City				State	Zip Code
		Check the appropriate	box to describ	e your business:			
		☐ Health Care Busi	ness (as defin	ed in 11 U.S.C. §	101(27A))		
		☐ Single Asset Rea	l Estate (as de	efined in 11 U.S.C.	§ 101(51B))		
		☐ Stockbroker (as o	defined in 11 L	J.S.C. § 101(53A))			
		☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
		☐ None of the abov	е				
For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.					
Part 4: Report if You Own or H	ave Any Hazard	ous Property or Any Prop	erty That Need	ls Immediate Atter	tion		
. Do you own or have any	No.						
property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
indentifiable hazard to public health or safety?							
Or do you own any							
property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why i	s it needed?			
that must be fed, or a building that needs urgent repairs?							
		Where is the property? _					
			Number	Street			
			City			State	e ZIP Code

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Debtor 1

Shawn

Michelle

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Document Dalton Michelle Shawn

Debtor 1

Page 6 of 62 Case Number (if known)

	First Name	Middle Name Last N	lame	
Pai	rt 6: Answer These Question	s for Reporting Purposes		
16.	What kind of debts do you have?		arily consumer debts? Consumer debts are dual primarily for a personal, family, or househouse to be a personal or house to be a	
		-	arily business debts? Business debts are d investment or through the operation of the bus	-
		16c. State the type of debts y	ou owe that are not consumer debts or busine	ss debts.
17.	Are you filing under Chapter 7?	No. I am not filing unde		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		hapter 7. Do you estimate that after any exem enses are paid that funds will be available to di	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pa	Sign Below			
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the Chapter 7, I am aware that I may proceed, if elight. I understand the relief available under each continuous	gible, under Chapter 7, 11,12, or 13
			and I did not pay or agree to pay someone who d and read the notice required by 11 U.S.C. § 3	·
		I request relief in accordance v	with the chapter of title 11, United States Code	, specified in this petition.
			tatement, concealing property, or obtaining mo sult in fines up to \$250,000, or imprisonment for , and 3571.	
		/s/ Shawn Michelle Signature of Debtor 1		gnature of Debtor 2
		Executed on08/06/2	016 Ex	mecuted on

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Debtor 1 Shawn Michelle Dalton Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Kristin T Schindler	Date	Date: 08/06/20	16
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Kristin T Schindler			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email add	_{dress} ndil@gerad	cilaw.com
6302937	IL		
Bar number	State		

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Debtor 1	Shawn	Michelle	Dalton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) by line 55, Total real estate, from Schedule A/B	\$0
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 8,914
1c. Cop	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 8,914
	Summarize Your Liabilities	
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,528
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,275
	_	
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,065.26
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,012.00

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Case Number (if known) Document Shawn Michelle First Name Last Name Middle Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	ne court with your other schedules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U. Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	.S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 2,968.84
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$ <u>5,854.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$ <u>5,854.00</u>

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Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 62	0	, o
Debtor 1	Shawn	Michelle	Dalton			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	ict of <u>ILLINOIS</u>			
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and ct information. If more spa e number (if known). Ansv sidence, Building, Land, or (accurate as possible. If two mace is needed, attach a separa		both are equally	
	-	-	your entries fro Part 1, includi		_	
you have at	ttached for Part 1	I. Write that number here			>	\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is comministructions) Creational vehicles, other vehicles are serviced in the control of the debtors.	ly s and another unity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: nims Secured by Property Current value of the portion you own? 00 \$ 7,677.00
			our entries fro Part 2, includir	ng any entries for pages		\$ 7,677.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ilishings urniture, linens, china, kitchenv	vare			
Yes.	Describe	Furniture, linens,table & chair	'S,		\$250	\$ <u>250.0</u> 0

Official Form 106A/B Record # 712306 Schedule A/B: Property Page 1 of 6

Shawn

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Dalton
Document
Last Name Entered 08/17/16 10:41:21 Page 11 of 2 umber (if known) Desc Main Doc 1 First Name Middle Name

	Yes. Describe		
	_	computer, cell phone \$250	\$ 250.00
08.	Collectibles of value		<u> </u>
		urines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	No.	d collections; other collections, memorabilia, collectibles	
	Yes. Describe		\$ 0.00
09.	Equipment for sports an	d hobbies	
	Examples: Sports, photogra	phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks; carpentry tools; No.	musical instruments	
	Yes. Describe		\$ 0.00
10.	Firearms		\$0.00
		otguns, ammunition, and related equipment	
	No.		
	Yes. Describe		\$ 0.00
11.	Clothes		-
		, furs, leather coats, designer wear, shoes, accessories	
	No.		
	Yes. Describe	Clothes, shoes, coats \$100	
			\$100.00
12.	Jewelry		
	Examples: Everyday jewelry gold, silver	, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	No.		
	No.	Costume jewelry \$100	\$ 100.00
13.	No.	Costume jewelry \$100	\$ <u>100.0</u> 0
13.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds		\$ <u>100.0</u> 0
13.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No.		\$ <u>100.0</u> 0
13.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds		\$ <u>100.0</u> 0
	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe		
	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe	horses	
	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and leading to the control of the control	horses nousehold items you did not already list, including any health aids you did not list	
	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of the personal and limits of	horses	\$0.00
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of the personal and limits of	horses nousehold items you did not already list, including any health aids you did not list	\$ <u>0.00</u>
14. 15.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and I No. Yes. Describe	household items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100	\$0.00
14. 15.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and I No. Yes. Describe Add the dollar value of all for Part 3. Write that num	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$ <u>0.00</u>
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of Part 3. Write that num Describe Your F	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$0.00 \$\$800.00
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of Part 3. Write that num Describe Your F	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$ 0.00 \$ 100.00 \$800.00
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of Part 3. Write that num Describe Your F	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$0.00 \$\$ \$\$ \$800.00
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and language of the collar value of all for Part 3. Write that num Describe Your F you own or have any legal	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$ 0.00 \$ 100.00 \$800.00 Current value of the portion you own?
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and language of the control	horses nousehold items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100 If of your entries from Part 3, including any entries for pages you have attached liber here	\$ 0.00 \$ 100.00 \$800.00 Current value of the portion you own? Do not deduct secured claims
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and language of the control	books, CDs, DVDs & Family Photos I of your entries from Part 3, including any entries for pages you have attached ther here	\$ 0.00 \$ 100.00 \$800.00 Current value of the portion you own? Do not deduct secured claims
14.	No. Yes. Describe Non-farm animals Examples: Dogs, cats, birds No. Yes. Describe Any other personal and limits of Part 3. Write that num Describe Your F you own or have any legal Cash Examples: Money you have	horses nousehold items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100 If of your entries from Part 3, including any entries for pages you have attached liber here	\$ 0.00 \$ 100.00 \$800.00 Current value of the portion you own? Do not deduct secured claims

Debtor 1

Case 16-26377 Shawn

Doc 1

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Desc Main

First Name

Middle Name

17.	Deposits of	r money			
	Examples: 0	Checking, savings	s, or other financial accounts;	certificates of deposit; shares in credit unions, brokerage houses,	
	and other si	imilar institutions.	If you have multiple accounts	with the same institution, list each.	
	No.				
	Vac	Danasiba	Account Type:	Institution name:	
	Yes.	Describe	Account Type:	Institution name:	407.00
			Checking Account	Fifth Third	<u>437.0</u> 0
					\$ 437.00
18.	Bonds, mu	tual funds, or r	oublicly traded stocks		-
		· · · · · · · ·	=	e firms, money market accounts	
		bona iunas, inves	milient accounts with brokerage	e lilins, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name	9:	
					\$ 0.00
19	Non-nublic	ly traded stock	and interests in incorno	rated and unincorporated businesses, including an interest in	-
٠٠.		ny traded stock	t und interests in incorpo	rated and animodiporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:	
					\$ 0.00
20	Governme	nt and cornora	te honds and other negot	tiable and non-negotiable instruments	•
-0.		=	-		
	-			checks, promissory notes, and money orders.	
	_	able instruments a	are those you cannot transfer t	to someone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
	_				\$ 0.00
24	Detiroment	. or noncion oo	counto		<u> </u>
۷۱.		or pension ac		0.20 1	
		interests in IRA, E	RISA, Keogn, 401(K), 403(b),	thrift savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Inst	titution name:	
		2000	71		\$ 0.00
					\$ <u>0.0</u> 0
22.	-	posits and pre			
				ou may continue service or use from a company	
	Examples: /	Agreements with I	landlords, prepaid rent, public	utilities (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individ	dual:	
	1 es.	Describe	moditation name of mark	addi.	* 0.00
					\$ <u> </u>
23.	Annuities (A contract for	a periodic payment of mo	oney to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descrip	ation:	
	res.	Describe	issuel flame and descrip	MOTI.	
					\$ <u> </u>
24.	Interests in	an education	IRA, in an account in a qu	ualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	=	ъ "	Institution name and doe	perintian. Congretally file the records of any interacts 11 LLC C S E01/a):	
	Yes.	Describe	institution name and des	cription. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$0.00
25.	Trusts, equ	uitable or future	e interests in property (ot	ther than anything listed in line 1), and rights or powers	
	No.				
	=	ъ "			
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and	d other intellectual property	
	Examples: I	Internet domain n	ames, websites, proceeds fror	m royalties and licensing agreements	
	No.		• •		
	=				
	Yes.	Describe			
					\$ <u>0.0</u> 0
27.	Licenses. f	ranchises, and	other general intangibles		
			-	e association holdings, liquor licenses, professional licenses	
		, poiiiio, (
	No.				
	Yes.	Describe			
					\$ 0.00

Debtor 1

Case 16-26377 Shawn

Doc 1

Filed 08/17/16 Entered 08/17/16 10:41:21

Document Page 13 of 62 Pumber (if known)

Desc Main

First Name

Middle Name

Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you	
No. Yes. Describe	s 0.00
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
Yes. Describe	\$ 0.00
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
Yes. Describe	\$
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:	
Yes. Describe	\$ 0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
Yes. Describe	\$
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.	
Yes. Describe	\$
35. Any financial assets you did not already list No.	
Yes. Describe	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	0.07.00
for Part 4. Write that number here	\$437.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property? No.	
Yes.	Current value of the portion you own? Do not deduct secured claims
38. Accounts receivable or commissions you already earned No.	or exemptions
Yes. Describe	\$ <u>0.0</u> 0

Case 16-26377 Doc 1 Shawn

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Document Page 14 of 62 Pumber (if known) Desc Main First Name Middle Name

39.	. Office equipment, furnishings, and supplies	
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	
	Yes. Describe	\$ 0.00
40.	. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	No. Yes. Describe	
	Tes. Describe	\$0.00
41.	. Inventory	
	No. Yes. Describe	
		\$0.00
42.	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	
12	. Customer lists, mailing lists, or other compilations	\$0.00
43.	No.	
	Yes. Describe	
44.	. Any business-related property you did not already list	\$ <u>0.0</u> 0
	No.	
	Yes. Describe	\$ 0.00
		\$0.0
	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
	for Part 5. Write that number here>	\$ 0.00
	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	If you own or have an interest in farmland, list it in Part 1.	
	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$ 0.00
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	\$0.00
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish	\$ <u>0.0</u> 0
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals	\$0.00
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe	\$\$\$\$
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No.	<u>, </u>
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested	\$ <u>0.0</u> 0
46. 47.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe	<u>, </u>
46. 47.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No.	\$ <u>0.0</u> 0
46. 47.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	\$ <u>0.0</u> 0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No.	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed	\$\$ \$0.00
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No.	\$\$ \$0.00 \$0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$0.00 \$0
46. 47. 48.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list	\$\$ \$0.00 \$0
46. 47. 48. 49.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No. Yes. Describe	\$\$ \$0.00 \$\$
46. 47. 48. 49. 50.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$0.00 \$\$

Case 16-26377 Shawn

Doc 1

Desc Main

First Name

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2

56. Part 2: Total vehicles, line 5	\$ 7,677.00	
57. Part 3: Total personal and household items, line 15	\$ 800.00	
58. Part 4: Total financial assets, line 36	\$ 437.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,914.00	\$ 8,914.00

63. Total of all property on Schedule A/B. Add line 55 + line 62 \$8,914.00

Fill in this in	formation to identi	fy your case:	
Debtor 1	Shawn	Michelle	Dalton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Che								
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)									
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any propert	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in	the information below.						
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	2010 Toyota Corolla with over 108,000 miles	\$_ 7,677	\$ <u>2,400</u>	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, linens,table & chairs,	\$ 250		735 ILCS 5/12-1001(b) - \$250.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	computer, cell phone	\$ <u>250</u>		735 ILCS 5/12-1001(b) - \$250.00					
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit						
Brief description:	Clothes, shoes, coats	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00					
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Record # 712306	Schedule C: 1	he Property You Claim as Exempt	Page 1 of 2					

Doc 1 Filed 08/17/16

Entered 08/17/16 10:41:21 Desc Main Case 16-26377 Page 17 of 62 Number (if known) Document Shawn Michelle Debtor 1 Middle Name Last Name Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$100.00 Brief Costume jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$100.00 books, CDs, DVDs & Family Brief 100 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Fifth Third, 735 ILCS 5/12-1001(b) - \$437.00 \$_437 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No ☐ Yes.

Schedule C: The Property You Claim as Exempt

riii in this ii	Caso 16 nformation to identi	ify your case:		9/17/16	8 of	62			
Debtor 1	Shawn	Michell	e [Dalton					
	First Name	Middle Name	La	st Name					
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	La	st Name					
United States	s Bankruptcy Court for	the: NORTHERN	District of ILLINOIS						
	. ,			state)				Check if thi	e ie an
Case Numbe (If known)	۱۲ <u> </u>							amended fi	0.0 0
	orm 106D D: Creditor	s Who Have	e Claims Sec	ured by Pı	operty				12/
nformation. If dditional pag		led, copy the Addit and case number						ny	
_			e court with your other	r echadulas Vau	have nothing els	e to report on	this form		
		וווומו פווזו אוווומו	e court with your other	scriedules. You	nave nothing es	se to report on	uns ioni.		
Voc F									
■ fes. F	ill in all of the inform	ation below.				·			
	ill in all of the inform					·			
Part 1:						Cc	olumn A	Column A	Column C
Part 1: 2. List all se	List All Secured Clai ecured claims. If a c claim. If more than c	reditor has more that one creditor has a pa	an one secured claim, articular claim, list the al order according to	other creditors in	Part 2.	A n Do	nount of claim ont deduct the lue of collateral	Column A Value of collateral that supports this claim	
2. List all se for each of As much	List All Secured Clai ecured claims. If a c claim. If more than c	reditor has more that one creditor has a pa	articular claim, list the	other creditors in the creditors name	n Part 2. ne.	A n Do val	nount of claim not deduct the	Value of collateral that supports this	Unsecured portion
2. List all se for each of As much	ecured claims. If a colaim. If more than colaims possible, list the confirmance CORP	reditor has more that one creditor has a pa	articular claim, list the al order according to	other creditors in the creditors name	n Part 2. ne. the claim:	A n Do val	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's Po Box	ecured claims. If a colaim. If more than colaims as possible, list the colaims. Finance CORP	reditor has more that one creditor has a pa	articular claim, list the al order according to be Describe the prop	other creditors in the creditors name	n Part 2. ne. the claim:	A n Do val	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion
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2.1 Exeter Creditor's Po Boy Number Irving City Who owe	cured claims. If a colaim. If more than colaim. If more than colaims as possible, list the colaims. If a colaim. If more than colaims. If more than colaims. If more than colaims. If more than colaims are colaims. If more than colaims are colaims. If a colaims are colaims. If a colaims are colaims. If a colaims are colaims are colaims. If a colaims. I	oreditor has more that one creditor has a proclaims in alphabetic. TX 75016 State Zip Code	As of the date you Contingent Unliquidated Disputed Nature of Lien. C Statutory lien (s	other creditors in the creditors name perty that secures colla with over 108 u file, the claim is theck all that apply, ou made (such as a	the claim: 8,000 miles Check all that ap	An Do val \$_ Doly.	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Exeter Creditor's Po Boy Number Irving City Who owe	cured claims. If a colaim. If more than colaim. If more than colaims possible, list the colaims colaim. If more than colaims possible, list the colaims possible colaims. If a colaims possible colaims. If a colaims possible cola	oreditor has more that one creditor has a proclaims in alphabetic. TX 75016 State Zip Code	As of the date you Contingent Unliquidated Disputed Nature of Lien. Coarloan) Statutory lien (s	other creditors in the creditors name the creditors name the creditors name the creditors name that secures the creditors in the creditors are creditors. The creditors are creditors and creditors are creditors are creditors.	the claim: 8,000 miles Check all that ap	An Do val \$_ Doly.	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Exeter Creditor's Po Boy Number Irving City Who owe Debtor Debtor At leas Check	cured claims. If a colaim. If more than colaim. If more than colaims as possible, list the colaims. If a colaim. If more than colaims. If more than colaims. If more than colaims. If more than colaims are colaims. If more than colaims are colaims. If a colaims are colaims. If a colaims are colaims. If a colaims are colaims are colaims. If a colaims. I	oreditor has more that one creditor has a proclaims in alphabetic. TX 75016 State Zip Code e.	As of the date you Contingent Unliquidated Disputed Nature of Lien. Coarloan) Statutory lien (s	other creditors in the creditors name perty that secures colla with over 108 u file, the claim is theck all that apply, ou made (such as a	the claim: 8,000 miles Check all that ap	An Do val \$_ Doly.	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion

		Caso 16 26277	Doc 1	Eilad 09/17/16	Entered 08/17/16 10:41:	21 D	esc Main	1
Fill	in this inf	formation to identify your case	: :		9 of 62			
Deh	otor 1	Shawn N	/lichelle	Dalton				
Det	noi i		ddle Name	Last Name				
Deb	otor 2							
(Spor	use, if filing)	First Name Mi	ddle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the : <u>NORTI</u>	HERN_ District					
Cas	se Number			(State)			Check i	f this is an
(If k	nown)						amende	ed filing
Offic	cial Fo	orm 106E/F						
Scho	edule	E/F: Creditors Who	Have U	nsecured Claims				12/15
ist the / <i>B: Pi</i> redito eeded	e other paroperty (Cors with party), copy the any additi	arty to any executory contracts Official Form 106A/B) and on S artially secured claims that are	s or unexpired schedule G: Ex e listed in Scho nber the entrie and case numb	leases that could result in a decutory Contracts and Unexpedule D: Creditors Who Have as in the boxes on the left. Att	and Part 2 for creditors with NONPRIOR claim. Also list executory contracts on soired Leases (Official Form 106G). Do no Claims Secured by Property. If more spach the Continuation Page to this page.	S <i>chedule</i> ot include pace is		
1. D o	anv cred	ditors have priority unsecured	claims agains	t vou?				
	-	to Part 2.	olullo agallo	.,				
	•							
_		our priority unsecured claims.	If a creditor ha	as more than one priority unsec	cured claim, list the creditor separately for	each clain	n. For	
		• • • •		• •	ity amounts, list that claim here and show	=	-	
		•		· ·	to the creditor's name. If you have more s a particular claim, list the other creditors	-	-	
(F	or an exp	lanation of each type of claim, s	see the instruct	ions for this form in the instruct	·			
					Total c	laim	Priority amount	Nonpriority amount
Pari	1 2: L	ist All of Your NONPRIORITY Un	secured Claims	s				
3. D o	any cred	ditors have nonpriority unsecu	red claims aga	ainst you?				
	No. You	u have nothing to report in this p	oart. Submit th	is form to the court with your o	ther schedules.			
	Yes.							
4. Lis	st all of yo	our nonpriority unsecured clai	ms in the alph	abetical order of the creditor	who holds each claim. If a creditor has r	more than	one	
					ted, identify what type of claim it is. Do no rs in Part 3.If you have more than three n		-	
		it the Continuation Page of Part	•	alar cialin, list the other create	is in rait on you have more than three n	onpriority t	inscource	
	Afni, INC	3	1	4.4 dinita of account mountain	6249			Total claim \$ 1,708.00
4.1	Creditor's N		_ Las	t 4 digits of account number _				9_1,100.00
	Po Box 3		Who	en was the debt incurred?	2014-2014			
	Number	Street		af the state over file the state to				
				of the date you file, the claim is Contingent	: Спеск ан тлат арріу.			
	Bloomin		² _ □	Unliquidated				
v	City Vho owes	State Zip Cothe debt? Check one.	ode	Disputed				
Į	Debtor 1	•						
Ļ	Debtor 2	•		e of NONPRIORITY unsecured	claim:			
L	=	I and Debtor 2 only one of the debtors and another	=	Student loans Obligations arising out of a separat	ion agreement or divorce			
L	=	one of the deptors and another if this claim relates to a		that you did not report as priority cl				
L	_	inity debt		Debts to pension or profit-sharing p				
ls		n subject to offest?	_					
ļ	No			Other. Specify Medical Debt				
	Yes							

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Case Number (if known) **Document** Shawn Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	I so forth.	Total Claim			
4.2	Ameren Illinois	Last 4 digits of account number	3148	\$ _73.00			
	Creditor's Name						
	8668 Spring Mountain Rd	When was the debt incurred?	2013-2012				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Las Vegas NV 89117	Unliquidated					
	City State Zip Code	Disputed					
'	Who owes the debt? Check one.	Прирагод					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:				
	Debtor 1 and Debtor 2 only	Student loans					
!	At least one of the debtors and another	Obligations arising out of a separation					
	Check if this claim relates to a	that you did not report as priority clair					
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ns, and other similar debts				
l i	No	Collecting for Cr	aditor				
l i	Yes	Other. Specify Collecting for Cre	<u>suitoi</u>				
4.3	College Park Sfr Llc	Last 4 digits of account number		\$ 2,500.00			
1.0	Creditor's Name						
	17539 S Richmond Rd	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Plainfield IL 60586	Unliquidated					
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed					
í	_						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:				
	Debtor 1 and Debtor 2 only	Student loans					
!	At least one of the debtors and another	Obligations arising out of a separation					
	Check if this claim relates to a	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
l 1	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ris, and other similar depts				
	No	Other. Specify Credit Extended	to Debtor(S)				
l į	Yes	Other. Specify	(C)				
4.4	Commonwealth Edison CO	Last 4 digits of account number	7737	\$ <u>344.00</u>			
	Creditor's Name		0040 0040				
	27 Fairview St Ste 301	When was the debt incurred?	2016-2016				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Carlisle PA 17015	Unliquidated					
١,	City State Zip Code Who owes the debt? Check one.	Disputed					
Lι	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce				
	Check if this claim relates to a	that you did not report as priority clair					
1 1	community debt	Debts to pension or profit-sharing pla					
<u>!</u>	s the claim subject to offest?						
	No	Other. Specify Collecting for Cre	editor				
	Yes	_					

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	I otal Claim
4.5	Creditors Collection B	Last 4 digits of account number	0248	<u>\$ 255.00</u>
	Creditor's Name	Mhon was the debt incomed?	2015-2016	
	755 Almar Pkwy	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Bourbonnais IL 60914	Contingent		
	City State Zip Code	Unliquidated		
1	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
4.0	Yes Creditors Collection B	Last 4 digits of account number	6503	\$ 279.00
4.6	Creditor's Name	Last 4 digits of account number		<u> </u>
	755 Almar Pkwy	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Officer all trial apply.	
	Bourbonnais IL 60914	Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
l i	No	Other. Specify Medical Debt		
	Yes	Other. SpecifyWedical Debt		
4.7	Creditors Collection B	Last 4 digits of account number	0249	\$ 318.00
	Creditor's Name			
	755 Almar Pkwy	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Bourbonnais IL 60914	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing p		
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	, ,		

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Case Number (if known) **Document** Shawn Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

4.8 Creditors Collection B Last 4 digits of account number 3589 Creditor's Name 755 Almar Pkwy When was the debt incurred? 2011-2011	<u>\$ 671.00</u>
2014 2014	
755 Almar Pkwy when was the debt incurred? 2011 2011	
Number Street	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Bourbonnais IL 60914 Unliquidated	
City State Zip Code Who owes the debt? Check one. Disputed	
Debtor 1 only	
Debtor 2 only Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only Student loans	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims	
community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	
No Other. Specify Medical Debt	
Yes	
Creditors Collection B Last 4 digits of account number 3577	\$ 827.00
Creditor's Name	
755 Almar Pkwy When was the debt incurred? 2011-2011 2011-2011	
Number Street	
As of the date you file the plain in Charles I that each	
As of the date you file, the claim is: Check all that apply.	
Bourbonnais IL 60914	
City State Zip Code Unliquidated	
Who owes the debt? Check one.	
Debtor 1 only	
Debtor 2 only Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only Student loans	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	
No Other. Specify Medical Debt Yes	
Creditors Discount 8 A	\$ 99.00
10 Creditor's Name Last 4 digits of account number	·
415 E Main St When was the debt incurred? 2015-2015	
Number Street	
As of the date you file, the claim is: Check all that apply.	
☐ Contingent	
Streator IL 61364 Unliquidated	
City State Zip Code Who owes the debt? Check one. Disputed	
Debtor 1 only	
☐ Debtor 1 and Debtor 2 only ☐ Student loans ☐ Output Debtor 2 only ☐ Student loans	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims	
community debt Debts to pension or profit-sharing plans, and other similar debts	
community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?	
community debt Debts to pension or profit-sharing plans, and other similar debts	

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Case Number (if known) **Document** Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	Creditors Discount & A	Last 4 digits of account number	8486	\$ _100.00
	Creditor's Name		0045 0045	
	415 E Main St	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,	
	Streator IL 61364	Unliquidated		
l .	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Other, Specify Medical Debt		
	Yes	Other. Specify Medical Debt		
4.12	Creditors Discount & A	Last 4 digits of account number	6327	\$ 150.00
1.12	Creditor's Name			
	415 E Main St	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Streator IL 61364	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Is the claim subject to offest?	Madical Bald		
	Yes	Other. Specify Medical Debt	 '	
4.13	Creditors Discount & A	Last 4 digits of account number	0915	\$ 266.00
4.13	Creditor's Name			·
	415 E Main St	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Silver on that apply.	
	Streator IL 61364	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Is the claim subject to offest?	Made to the		
	No Yes	Other. Specify Medical Debt		

Schedule E/F: Creditors Who Have Unsecured Claims

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Case Number (if known) **Document** Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.14	Creditors Discount & A	Last 4 digits of account number	4079	\$ 311.00
	Creditor's Name		0040 0044	
	415 E Main St	When was the debt incurred?	2013-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Streator IL 61364	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim·	
}	Debtor 1 and Debtor 2 only	Student loans	Alli	
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clain	-	
-	community debt	Debts to pension or profit-sharing plan		
ls	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.15	Creditors Discount & A	Last 4 digits of account number		<u>\$430.00</u>
	Creditor's Name	When we do	2015-2015	
	415 E Main St	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Streator IL 61364	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority clain	ns	
-	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes Creditors Discount & A	Look Addutes of a construction	0296	\$ 507.00
4.16	Creditor's Name	Last 4 digits of account number		\$ 307.00
	415 E Main St	When was the debt incurred?	2014-2014	
	Number Street			
		As of the data way file the claim is o	Oh	
		As of the date you file, the claim is:	эпеск ан тат арріу.	
	Streator IL 61364	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
[Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a	that you did not report as priority clain		
	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
	the claim subject to offest?	Modical Debt		
	Yes	Other. Specify Medical Debt		
	_ 1.***			

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Case Number (if known) **Document** Shawn Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.17	Creditors Discount & A	Last 4 digits of account number _	0647	\$ _514.00
	Creditor's Name	When was the debt incurred?	2014-2014	
	415 E Main St	whien was the dept incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Otropton II C4204	Contingent		
	Streator IL 61364	Unliquidated		
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
l ř	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority cla	-	
"	community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_ : ; ; _ : : : : : : : : : : : : : : :		
4.18	Creditors Discount & A	Last 4 digits of account number	4028	\$ 1,179.00
	Creditor's Name		2015-2015	
	415 E Main St	When was the debt incurred?	2010 2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	0	Contingent		
	Streator IL 61364	Unliquidated		
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
lī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	-	
-	community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	. ,		
4.19	Directv	Last 4 digits of account number	9092	<u>\$ 766.00</u>
	Creditor's Name	Miles and the state of the stat	2016-2016	
	800 Sw 39Th St	When was the debt incurred?	2010 2010	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Denten MAA 00057	Contingent		
	Renton WA 98057	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	Yes			

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Case Number (if known) **Document** Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.20	_Escallate LLC	Last 4 digits of account number	9241	\$ 634.00
	Creditor's Name			
	5200 Stoneham Rd	When was the debt incurred?	2014-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	Chook all that apply.	
	North Canton OH 44720	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.21	LOAN TO Learn	Last 4 digits of account number		\$ <u>5,854.00</u>
	Creditor's Name		2006-2015	
	45610 Woodland Rd Ste 37	When was the debt incurred?	2000-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Sterling VA 20166	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
		-		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority clai		
Ι.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	Is the claim subject to offest?			
	=	Other. Specify		
4.00	Yes MBB	Look 4 digits of account number	5581	\$ 319.00
4.22	Creditor's Name	Last 4 digits of account number		<u> </u>
	1460 Renaissance Dr	When was the debt incurred?	2011-2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Park Ridge IL 60068	Contingent		
	City State Zip Code	Unliquidated		
١ ,	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	and open,		

Page 27 of 62
Case Number (if known) **Document** Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	MBB	Last 4 digits of account number 1864	\$ 544.00
1120	Creditor's Name	·	
	1460 Renaissance Dr	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	Offier. Specify	
4.24	MBB	Last 4 digits of account number 1865	\$ 861.00
7.27	Creditor's Name		•
	1460 Renaissance Dr	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date were file the place for Ohio Lalling and	
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Marian Dobt	
	Yes	Other. Specify Medical Debt	
4.05	MBB	Last 4 digits of account number 1478	\$ 864.00
4.25	Creditor's Name	Lust 4 digits of decount fluidisci	¥ <u></u>
	1460 Renaissance Dr	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	ri -	
	:	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Marked Dale	
	■ No □	Other. Specify Medical Debt	
	Yes		

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Case Number (if known) Document Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,295.00 4.26 Last 4 digits of account number _ Creditor's Name 2015-2015 1460 Renaissance Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Park Ridge 60068 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Nicor Gas **\$** 1.00 Last 4 digits of account number 4.27 Creditor's Name PO Box 549 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60507 IL Aurora Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify __ Yes State Collection Servi 7008 \$ 5,516.00 Last 4 digits of account number 4.28 Creditor's Name 2013-2013 2509 S Stoughton Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Madison 53716 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Medical Debt Other. Specify __

Page 29 of 62 Case Number (if known) **Document** Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.29	SUN LOAN Company	Last 4 digits of account number _	4375	\$ 198.00
1.20	Creditor's Name			
	102 W Madison St	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Ottawa IL 61350	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	olaim:	
			Ciaiii.	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Personal Loan		
	Yes		0000	. 270 00
4.30	-	Last 4 digits of account number _	6032	<u>\$ 276.00</u>
	Creditor's Name		2013-2014	
	8014 Bayberry Rd	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Jacksonville FL 32256	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
		that you did not report as priority cl		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debts to pension of profit-sharing p	naits, and other similar debts	
	No	Other, Specify Collecting for C	Proditor	
	Yes	Other. Specify Collecting for C	Dieditoi	
4 24	Tmobile	Last 4 digits of account number	9044	\$ 290.00
4.31	Creditor's Name			·
	8014 Bayberry Rd	When was the debt incurred?	2014-2014	
	Number Street			
	Number			
		As of the date you file, the claim is	: Check all that apply.	
	Is also so the	Contingent		
	Jacksonville FL 32256	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
		В		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	I Ivaa	_		

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Case Number (if known) Document Shawn Michelle Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Verizon Wireless \$ 1,767.00 Last 4 digits of account number _ Creditor's Name 2015-2015 16 Mcleland Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Vision Financial Servi \$ 863.00 Last 4 digits of account number 4.33 Creditor's Name 2012-2012 1900 W Severs Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent La Porte 46350 IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes World Finance CORP 2201 \$ 696.00 Last 4 digits of account number 4.34 Creditor's Name 2013-2015 306 E High St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Morris 60450 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

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Part S: List Others to Be Notified for a Debt That You Already Listed

Debtor 1

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
Will County Credit L	Inion		On which entry in Part 1 or Part 2	list the original creditor?		
Name 2350 McDonough S	t.		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims		
Joliet		IL 60436-100	Last 4 digits of account number _			
City	State	Zip Code				

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Shawn Debtor 1

Michelle

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00	0
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00	0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	0
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	0
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$5,854.00	0
	6g. Obligations arising out of a separation agreement	0	0.00	_
	or divorce that you did not report as priority claims	6g.	\$0.00	0
	or divorce that you did not report as priority	6g. 6h.	\$0.00	
	or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	J	•	0

		Caso 16	26277 Doc 1 E	ilad 09/17/16	Entor		10:41:21	Desc Main	
Fi	ll in this in	ormation to iden	tify your case:			3 of 62			
D	ebtor 1	Shawn	Michelle	Dalton	_				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>l</u>						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial Fo	orm 106G							
Scł	nedule	G: Execut	ory Contracts and I	Jnexpired Lea	ases				12/15
nforr	mation. If n	ore space is nee	possible. If two married people ded, copy the additional page,	are filing together, bo	th are equa entries, and	lly responsible for su attach it to this page	ipplying correct e. On the top of a	ny	
		· -	e and case number (if known). contracts or unexpired leases?						
	_	-	submit this form to the court with	your other schedules. \	ou have no	thing else to report or	n this form.		
Ī	_		nation below even if the contract						
			or company with whom you have cell phone). See the instructions						
	nexpired le		cell priorie). See the instructions		iruction boo	kiet for more example	s of executory co	ontracts and	
	Person or	company with wh	nom you have the contract or le	ase		State what the	contract or lease	e is for	
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip C	code	_				
2.2									
	Name				-				
	Number	Ctract			_				
	Number	Street							
	City		State Zip C	code	_				
2.3					_				
	Name								
	Number	Street							
	City		State Zip C	ode	_				
	•								
2.4					_				
	Name				_				
	Number	Street							
	City		State Zip C	ode	_				
2.5									
	Name				_				
	Number	Street			_				
		3							

State Zip Code

City

Official Form 106G

Fill in this in	formation to iden	tify your case:	
Debtor 1	Shawn	Michelle	Dalton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			(Glate)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	at Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

			Document	Page 35 of 62	
Fill in this ir	nformation to ident	ify your case:			
Debtor 1	Shawn First Name	Michelle Middle Name	Dalton Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is: An amended filing	
				A supplement showing post-petition chapter 13 income as of the following date:	
Official F	orm 106I			MM / DD / YYYY	
Schedul	e I: Your I	ncome		12/1	15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	د	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Billing Specialist		
	Occupation may Include student or homemaker, if it applies.	Employers name	Go Path Lab		
		Employers address	1351 Barclay Blv	d	
			Buffalo Grove, IL	60089	•
		How long employed there?	1 month		
Pa	art 2: Give Details About Month	ily Income			
	spouse unless you are separated. If you or your non-filing spouse ha	the date you file this form. If you have more than one employer, combined, attach a separate sheet to this f	ine the information for		· · · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$2,968.84	\$0.00
3.	Estimate and list monthly overt	ime pay.		\$0.00	\$0.00
4.	Calculate gross income. Add lin	e 2 + line 3.		\$2,968.84	\$0.00

 Official Form 106I
 Record # 712306
 Schedule I: Your Income
 Page 1 of 2

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Document Shawn Michelle Case Number (if known) Debtor 1 First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	line 4 here	4.	\$2,968.84		\$0.00		
	5. List all payroll deductions:		_					
		ax, Medicare, and Social Security deductions	5a.	\$650.10		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
5d. Required repayments of retirement fund loans		5d.	\$0.00		\$0.00			
5e. Insurance			5e. 	\$253.48		\$0.00		
5f. Domestic support obligations			5f. 	\$0.00		\$0.00		
5g. Union dues			5g. 	\$0.00		\$0.00		
5h. Other deductions. Specify:			5h. 	\$0.00		\$0.00		
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.			6. 	\$903.58		\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.			7.	\$2,065.26		\$0.00		
8. List all other income regularly received:								
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	_	Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,065.26 +		\$0.00	<u>.</u> г	\$2,065.26
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		+2,000.20		Ψ0.00		Ψ2,000.20
	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11 \$0							
	12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies 12.							\$2,065.26
		ou expect an increase or decrease within the year after you file this form		s and Neialed Dald, II I	applies		'- <u>'</u> L	Ψ2,000.20
13.	<u>x</u> 1							

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	iis information to identify	y your case.					
Debtor 1	Shawn	Michelle	Dalton		Check if this is:		
	First Name	Middle Name	Last Name		An amende	ed filing	
Debtor 2 (Spouse, if		Middle Name	Last Name				st-petition chapter 13
					income as	of the following	date:
United S	States Bankruptcy Court for th	e : <u>NORTHERN DISTRICT OF</u>	ILLINOIS			 VVVV	
Case Ni (If knowr			-		WINT DD 7		
	. =				A separate	filing for Debtor	2 because Debtor 2
Officia	l Form 106J				maintains a	a separate house	ehold.
Sched	dule J: Your E	xpenses					12/14
Be as com	plete and accurate as po	essible. If two married people	are filing together, both a	are equally	responsible for supplyi	ng correct inform	nation. If
more spac question.	e is needed, attach anotl	her sheet to this form. On the	top of any additional pag	ges, write y	our name and case nun	nber (if known). A	inswer every
question.	_						
Part 1:	Describe Your Househ	old					
	a joint case?						
	No. Go to line 2.						
│	Yes. Does Debtor 2 live in	n a separate household?					
	No.						
	Yes. Deptor 21	must file a separate Schedule	J.				
2. Do	you have dependents?	X No		Donor	ndent's relationship to	Dependent's	Does dependent live
Do	not list Debtor 1 and	Voc. Fill out th	io information for	•	or 1 or Debtor 2	age	with you?
	otor 2.		nis information for ent				X No
Do	not state the dependents'						Yes
nan	· · · · · · · · · · · · · · · · · · ·						X No
							Yes
							X No
							Yes
							x No
							Yes
							No
							Yes
	your expenses include enses of people other tha	an X No					
	rself and your dependen	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
Part 2:	Estimate Your Ongoin	g Monthly Expenses					
Estimate		r bankruptcy filing date unle	ss you are using this form	n as a supp	lement in a Chapter 13	case to report	
1 1		nkruptcy is filed. If this is a s	upplemental Schedule J,	check the b	oox at the top of the for	m and fill in	
	able date.	n-cash government assistan	ce if you know the value				
	•	ded it on Schedule I: Your In	=	.)			Your expenses
4. The	rental or home ownersh	nip expenses for your resider	nce Include first mortgage	navments :	and	_	
	rent for the ground or lot.	-	ec. moldde mat mortgage	payments	ana	4.	\$250.00
1	ot included in line 4:						
4a.	Real estate taxes					4a.	\$0.00
4b.	Property, homeowner's.	or renter's insurance				4a. 4b.	\$0.00
							\$50.00
4c. 4d.		pair, and upkeep expenses on or condominium dues				4c. 4d.	\$0.00
40.	Homeowner's association	on or condominium dues				4 u.	ψ0.00

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Shawn Debtor 1

First Name

Michelle

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$180.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$350.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$35.00 Personal care products and services 10. \$75.00 11. Medical and dental expenses 11. \$378.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$35.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$159.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$310.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 712306 Case 16-26377 Doc 1 Filed 08/17/16 Entered 08/17/16 10:41:21 Desc Main Document Page 39 of 62

Shawn Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,012.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,065.26 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,012.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$53.26 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 712306 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
/s/ Shawn Michelle Dalton	x
Signature of Debtor 1	Signature of Debtor 2
Date 08/06/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	nformation to iden		2001110111	
	normation to luer	itily your case.		
Debtor 1	Shawn	Michelle	Dalton	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS	
		. t.io :	(State)	
Case Number (If known)	r		_	
, ,				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 11: Give Details About Your Marital Status and V	Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
_			
02 During the last 3 years, have you lived anywhere o	ther than where you live no	w?	
No.■ Yes. List all of the places you lived in the last 3 yes	para. Do not includo whore y	ou live now	
Tes. List all of the places you lived in the last 3 ye	ears. Do not include where y	you live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	iivod tiioro	Same as Debtor 1	Same as Debtor 1
25002 Lorenzo Rd	FROM 02/2015		_
Wilmington IL 60481-9316	To 08/2015		
		Same as Debtor 1	Same as Debtor 1
794 Colorado St	FROM 12/2012		
Marseilles IL 61341-2422	To 09/2013		
03 Within the last 8 years, did you ever live with a spo property states and territories include Arizona, Cal			-
and Wisconsin.)	norma, idano, Louisiana, N	evada, New Mexico, Fuerto Nico, Texas, Wasi	inigion,
No.			
Yes. Make sure you fill out Schedule H: Your Coo	ieptors (Official Form 106H)		
Explain the Sources of Your Income			

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Debtor 1 Shawn Michelle Dalton Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,488 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$31,737 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$30,000 (est) Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) 401k \$2,120 For last calendar year: (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

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Shawn Michelle Dalton Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Exeter Finance CORP Po Box \$ 9,601 Monthly \$ 309 Mortgage Car 166097 Irving TX 75016 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Debto	r 1	Shawn	Michelle	Dalton	Case Number (if known) _	
		First Name	Middle Name	Last Name		
09	List		uding personal injury case		urt action, or administrative proceeding? es, collection suits, paternity actions, suppor	rt or custody
		No.				
	•	Yes. Fill in the details	i.			
				Nature of the case	Court or agency	Status of the case
		College Park Sfr Llo	VS Shawn Dalton	Collection	Will County	Pending
		CASE NUMBER#16	6SC2841			On appeal
						Concluded
10			filed for bankruptcy, was fill in the details below.	any of your property repossess	sed, foreclosed, garnished, attached, seized	, or levied?
		No. Go to line 11				
	=	Yes. Fill in the inform	ation below.			
11			ou filed for bankruptcy, o ment because you owed	_	ank or financial institution, set off any amo	ounts from your accounts
		No. Go to line 11				
		Yes. Fill in the inform	ation below.			
			filed for bankruptcy, wa r, a custodian, or anothe		possession of an assignee for the benefit	of creditors, a
	■ N					
	irt 5		and Contributions			
13	witr	nin 2 years before yo	ou filed for bankruptcy, d	id you give any gifts with a to	tal value of more than \$600 per person?	
	=	No.				
	_	Yes. Fill in the details	=			
14	With	nin 2 years before yo	ou filed for bankruptcy, d	id you give any gifts or contr	ibutions with a total value of more than \$6	00 to any charity?
	=	No.				
	\Box	Yes. Fill in the details	for each gift.			
P	art 6:	List Certain Loss	ses			
15		nin 1 year before you abling?	ı filed for bankruptcy or	since you filed for bankruptcy	η, did you lose anything because of theft, f	ire, other disaster, or
		No.				
		Yes. Fill in the details	for each gift.			
P	art 7:	List Certain Payı	ments or Transfers			
16	abo	ut seeking bankrupt	cy or preparing a bankru	ptcy petition?	n your behalf pay or transfer any property	
	_	-	ankruptcy petition prepa	irers, or credit counseling ag	encies for services required in your bankro	иртсу.
	,	Yes. Fill in the details	i			

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Document Page 45 01 02

Debtor 1 Shawn Michelle Dalton Case Number (if known)

First Name Middle Name Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$1,995.00: \$665.00 paid prior to filing, balance to be paid after case filing.
	Party Contact Info	Description and value of	any property transferred	Date paym	• •
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	\$25.00
7	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	s or to make payments to your cre	• • •	fer any property to any	rone who
8	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
9	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-property) No. Yes. Fill in the details for each gift.		o a self-settled trust or s	imilar device of which	you are a
P	art 8: List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
0	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associon No.	v, were any financial accounts or in	struments held in your n	banks, credit unions, l	
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
:1	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	securities,
		Who else had access to it?	Describe the conter	nts	Do you still have it?

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Jepto	r 1 Silawii	Michelle	Dailoii	Case Number (If known)					
	First Name	Middle Name	Last Name						
22	Have you stored p	roperty in a storage unit or	place other than your home within 1 ye	ear before you filed for bankruptcy?					
	No.								
	=	dotoilo							
	Yes. Fill in the		Nha alaa kan ay had aasaa ta it?	Describe the contents	Do you still				
		V	Vho else has or had access to it?	Describe the contents	Do you still have it?				
	Identify B	roperty You Hold or Control fo	r Samaona Elsa						
Lit	Part 9: Identify Property You Hold or Control for Someone Else								
23	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.								
	No.								
	$\hfill \hfill $	details.							
		V	Vhere is the property?	Describe the property	Value				
Pa	Give Deta	ils About Environmental Inform	nation						
For	the purpose of Pa	rt 10, the following definition	s apply:						
-	hazardous or toxic	substances, wastes, or mat	· local statute or regulation concerning erial into the air, land, soil, surface wa e cleanup of these substances, waste:	· -					
	=	cation, facility, or property as operate, or utilize it, includin		r, whether you now own, operate, or utilize					
		l means anything an enviro ous material, pollutant, cont	nmental law defines as a hazardous wa aminant, or similar term.	aste, hazardous substance, toxic					
Rep	ort all notices, rele	eases, and proceedings that	you know about, regardless of when t	hey occurred.					
24	Has any governme	ental unit notified you that y	ou may be liable or potentially liable u	nder or in violation of an environmental la	w?				
	No.								
	Yes. Fill in the	details.							
	_		Governmental unit	Environmental law, if you know it	Date of notice				
25	Have you notified	any governmental unit of ar	y release of hazardous material?						
	No.								
	Yes. Fill in the	details.							
			Governmental unit	Environmental law, if you know it	Date of notice				
00									
26	Have you been a p	party in any judicial or admir	nistrative proceeding under any enviro	nmental law? Include settlements and ord	ers.				
	No.								
	Yes. Fill in the	details.							
			Court or agency	Nature of the case	Status of the case				
Pa	Give Detai	ls About Your Business or Co	nections to Any Business						
27	Within 4 years bef	ore you filed for bankruptcy	, did you own a business or have any	of the following connections to any busine	ess?				
	_		trade, profession, or other activity, eit	-					
	=	· -	y (LLC) or limited liability partnership	·					
	<u>=</u>		y (LEO) or minica hability partnership ((22)					
	☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation								
	=		•						
	∐An owner o	or at least 5% of the voting o	r equity securities of a corporation						
	No. None of the	e above applies. Go to Part 1	2.						
	_		e details below for each business.						
		app., aboro and mill th							

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Debtor 1	Shawn	Michelle	Dalton	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before y titutions, creditors,		you give a financial statem	ent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	S.		
		Date is:	sued	
Part 12	Sign Below			
	.S.C. §§ 152, 1341, 1	519, and 3571. le Dalton	*	risonment for up to 20 years, or both.
	Signature of Debtor	1	Signatur	re of Debtor 2
	Date 08/06/2016		Date	IM / DD / YYYY
	MM / DD / `	YYYY	M	IM / DD / YYYY
Did y	No Yes	I pages to Your Statement of		viduals Filing for Bankruptcy (Official Form 107)?
	Yes. Name of person	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Eilad 09/17/16 Entered 08/17/16 10:41:21 Desc Main Fill in this information to identify your case: Michelle Shawn Dalton Debtor 1 Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

List Your Creditors Who Have Secured Claims

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property No Creditor's name: **Exeter Finance CORP** Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 2010 Toyota Corolla with over 108,000 miles Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Shawn

Case 16-26377

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First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed i		
fill in the information below. Do not list real estate leases.		
ended. You may assume an unexpired personal property le	ease if the trustee does not assume it. 11 U.S.C. § 365(p)	(2).
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		□ No
Description of leased		
property:		
Lessor's name:		□No
Ecosor o riame.		Yes
Description of leased		☐ res
property:		
Lessor's name:		□No
Lessor s name.		
Description of leased		∟res
property:		
Lancada manas		
Lessor's name:		□No □No
Description of leased		□Yes
property:		
		П.,
Lessor's name:		□No
Description of leased		□Yes
property:		
Lessor's name:		No
Description of leased		☐ Yes
property:		
Part 3: Sign Below		
Index popular of position I declare that I have indicated my	intention of automorphisms of the control of the co	daht and any
Inder penalty of perjury, I declare that I have indicated my i personal property that is subject to an unexpired lease.	mention about any property of my estate that secures a	uebt and any
🗶 /s/ Shawn Michelle Dalton	x	_
Signature of Debtor 1	Signature of Debtor 2	
Date _ Dated: 08/06/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Shawn Michelle Dalton / Debtor	Case No:
	Chapter: Chapter 7
DISCLOSU	URE OF COMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me within one year before	nkr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that the filing of the petition in bankruptcy, or agreed to be paid to me, for services or(s) in contemplation of or in connection with the bankruptcy case is as follows:
For legal services, I have agreed to accept	\$1,995.00
Prior to the filing of this statement I have re	eceived \$665.00
Balance Due	\$1,330.00
2. The source of the compensation paid to me	was:
Debtor(s) Other: (specif	·y
3. The source of compensation to be paid to m	
Debtor(s) Other: (specif	
other. (speen	
 I have not agreed to share the above-di of my law firm. 	isclosed compensation with any other person unless they are members and associates
I have a great to show the charactical	
-	osed compensation with a other person or persons who are not members or associates
case, including:	agreed to render legal service for all aspects of the bankruptcy
 a. Analysis of the debtor's financial situa bankruptcy; 	ation, and rendering advice to the debtor in determining whether to file a petition in
h Description and Clima of amountains	
b. Preparation and filing of any petition, s	schedules, statements of affairs and plan which may be required;
c. Representation of the debtor at the mee	eting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-	-disclosed fee does not include the following service:
	g or court dates, amendments to schedules, adversary complaints or conversions to anoth
chapter, judicial lien avoidances, dischargeability	y actions, other contested matters except the first meeting of creditors.
	CERTIFICATION
I certify that the foregoing payment to	is a complete statement of any agreement or arrangement for
me for representation of the del	btor(s) in this bankruptcy proceedings.
Date: 08/06/2016	/s/ Kristin T Schindler
Date	Signature of Attorney
	Geraci Law L.L.C.
	Name of law firm

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Geraci Law L.L.C.

Causacional Readquarters excelmon Follogical State of the Control of the Control

Date: 6/18/2016

Consultation Attorney: Sign 51 of 62

Record #: 712-306



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

if I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: <i>U_/UB//U</i>			
haus to Hom			
XMMM/ - + COMO!)	X		
Shawn Dalton(Debtor)		(Joint Debtor)	
		(
× MVSU			
Attorney for the Debtor(s), Representing Geraci Law L.L.	C rev 150511		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Shawn Michelle Dalton / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/06/2016 /s/ Shawn Michelle Dalton

Shawn Michelle Dalton

X Date & Sign

Record # 712306 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Shawn Michelle Dalton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/06/2016	/s/ Shawn Michelle Dalton	
	Shawn Michelle Dalton	_
Dated: 08/06/2016	/s/ Kristin T Schindler	
	Attorney: Kristin T Schindler	_

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Debto	r 1 Shawn	Michelle I	Dalton	Case Number (if known)
	First Name	Middle Name	Last Name		
Par	t 6: Answer These Questions	s for Reporting Purposes		· 	
16.	What kind of debts do you have?		dividual primarily for a per 6b.	ts? Consumer debts are defined in sonal, family, or household purpos	
		16b. Are your debts pr money for a business No. Go to line 16	imarily business debt s or investment or through Sc. 7.	s? Business debts are debts that yn the operation of the business or in	•
17.	Are you filing under Chapter 7?	_	inder Chapter 7. Go to lin	ne 18.	v is excluded and
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			nds will be available to distribute to	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000- ☐ 5,001- ☐ 10,00	10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19 .	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$10,00 □ \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,00 ☐ \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion
Par	17: Sign Below				
For	you	correct. If I have chosen to file und	er Chapter 7, I am aware	enalty of perjury that the information that I may proceed, if eligible, under a available under each chapter, ar	er Chapter 7, 11,12, or 13
		• •	, , ,	ree to pay someone who is not an required by 11 U.S.C. § 342(b).	attomey to help me fill out
	• •	I request relief in accordan	ce with the chapter of title	e 11, United States Code, specified	d in this petition.
		the state of the s	n result in fines up to \$25	oroperty, or obtaining money or pro 0,000, or imprisonment for up to 20 	
		Signature of Debtor		Signature of	
		AAAA	/ DD / YYYY		MM / DD / YYYY

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Debtor 1	Shawn	Michelle	Dalton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	ne : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		<u> </u>	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

No		•		
Yes. Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declara	tion, and
•			Signature (Official Form 119).	
	5			
er penalty of periury, I decla	are that I have read the summa	arv and schedules filed	with this declaration and that they are true and	
	are that I have read the summa	ary and schedules filed	with this declaration and that they are true and	
	are that I have read the summa	ary and schedules filed	with this declaration and that they are true and	
	are that I have read the summa	ary and schedules filed	with this declaration and that they are true and	
er penalty of perjury, I declarect. Signature of Debtor 1	are that I have read the summa	Signature of Debt		

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Debtor 1	Shawn	Michelle	Dalton	Case Number (if known)
	First Name	Middle Name	Last Name	
28 Wins	thin 2 years before titutions, creditors	you filed for bankruptcy, did y , or other parties.	ou give a financial state	ment to anyone about your business? Include all financial
	No.			
□	Yes. Fill in the deta	ils.		
		Date Iss	ued	
Part 1	Sign Below			
ansv in co	vers are true and co	orrect. I understand that making nkruptcy case can result in fire	ng a false statement, con	nents, and I declare under penalty of perjury that the cealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both.
.	Signature of Debto	nDalt	UM ★ Signate	ure of Debtor 2
·	Date OF OUR		Date _	MM / DD / YYYY
Did y	ou attach addition	al pages to Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
.	No			
□,	⁄es			
Did y	ou pay or agree to	pay someone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
	No .			
_	res. Name of person	on		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

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Debtor 1

Shawn

Michelle

Last Name

Case Number (if known)

First Name Middle Name

For any unexpired personal property lease that you listed in	Schedule G: Executory Contracts and Unexpired Leases	(Official Form 106G),
fill in the information below. Do not list real estate leases. <i>Un</i>	expired leases are leases that are still in effect; the lease	
ended. You may assume an unexpired personal property leas	se if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		
Description of leased property:		□Yes
Lessor's name:		
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		☐Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		COMPANY OF THE PROPERTY OF THE
- art o.		

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 2

Date Dated 1 0U/20

Date MM / DD / YYYY Case 16-26377 Doc 1 Filed 08/17/16 Entered 08/17/16 10:41:21 Desc Main

DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated() 8 /(N 0 /2016

Shawn Michelle Dalton

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Shawn Michelle Dalton / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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De	btor 1	Shawn	Michelle	Dalton	·		Case Number (if known)			
		First Name	Middle Name	Last Name						• • • •	
						* • • • • • • • • • • • • • • • • • • •	Column A Debtor 1		Column Debtor : non-fillr		
Q	Unomi	ployment comp	nensation				\$0	.00		\$0.00	***************************************
ο.			unt if you contend that the amount re	ceived was a benefi	t					40.00	
	under	the Social Secu	rity Act. Instead, list it here:		-						
	For yo	ouu									
	For yo	our spouse									
		-				. '					
9.	Pensi benef	on or retirement it under the Soc	nt income. Do not include any amour sial Security Act.	nt received that was	i a		\$0	.00		\$0.00	
10	Do no as a v	t include any be rictim of a war c	er sources not listed above. Specify enefits received under the Social Sec rime, a crime against humanity, or in y, list other sources on a separate pa	urity Act or payment ternational or dome	ts received stic		•		•	0.00	
	10a						\$0	.00	\$	0.00	
	10b		· · · · · · · · · · · · · · · · · · ·		:		\$ 0.0	00		\$0.00	
	10c. T	otal amounts fro	om separate pages, if any.				\$0	.00		\$0.00	
11	. Calcu	late your total	current monthly income. Add lines 2 e total for Column A to the total for Co	2 through 10 for eac	:h		\$2,968	.84 +		\$0.00 =	\$2,968.84
F	Part 2:	Determine	Whether the Means Test Applies to Y	ou ,							
12	. Calcu		nt monthly income for the year. Fol							· .	
	12a.	Copy your total	current monthly income from line 11			***************************************	Copy line 11	here	* * *	12a.	\$2,968.84
		Multiply by 12	(the number of months in a year).				•				x 12
-	12b.	The result is yo	our annual income for this part of the	form.						12b.	\$35,626.08
13	. Calcu	late the media	n family income that applies to you.	. Follow these steps	:						
***************************************	Fill in	the state in whi	ch you live.	· .	IL						
and to the same of	Fill in	the number of p	people in your household.		1						-
	Eill in	the median for	nily income for your state and size of	household	:					13.	\$49,741.00
Contractor de Co	To fin	d a list of applic	cable median income amounts, go on form. This list may also be available at	line using the link s	pecified in the						
14	. How	do the lines co	mpare?								
elle elle elle elle elle elle elle ell	14a.	Line 12b is le	ess than or equal to line 13. On the to	op of page 1, check	box 1, There	is no presu	ımption of abus	ie.	•		
new properties of the second	14b.		nore than line 13. On the top of page and fill out Form 122A-2.	1, check box 2, Th	e presumptio	n of abuse	is determined b	y Form 1	22A-2.		
	Part 3:	Sign Belov	N .								
		Ry signing her	e, I declare under penalty of perjury t	hat the information	on this stater	nent and in	any attachment	ts is true	and correct	<u></u>	
******		by signing nen	e, ruedate under penalty of penjury t	Nat the information		none and m	u., u.u.o			-	
		Sha	un Michello	Date	n	1.					
***************************************		•	Shawn Michelle Dalton								;
-		. A	010 10010								
-		Date 🖂	<u> 100 1</u> 2016							,	
witestration		If you checked	line 14a, do NOT fill out or file Form	122A-2.		•					
		If you checked	line 14b, fill out Form 122A-2 and file	e it with this form.							

Form B 201A, Notice to Consumer Debtor(s)

In re Shawn Michelle Dalton / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated 08 100 12016

Michello Dalton

X Date & Sign

Attorney: Kristin T Schindler